

Retirees with Medicare Part A & B

When **Medicare is your primary insurance**, you may use any valid provider. If the physician accepts Medicare assignments, and your deductible with both Medicare and HealthSelect have been satisfied, most services that are eligible expenses under both plans will be covered at 100%. If the physicians **do not** accept Medicare assignments, they must still file your claims to Medicare and are limited to charging no more than 115% of the Medicare approved charge (“Medicare’s limiting charge”). In that case, HealthSelect would likely pay the difference between Medicare’s payment and the limiting charge. In the event that the physician has a ParPlan contract with BCBSTX, HealthSelect would pay up to the BCBSTX allowed amount and you would be held harmless on additional amounts.

If you are retired and over 65, with Medicare Parts A and B, the following is a brief summary of your benefits:

Service	Medicare Pays	HealthSelect Pays	Your Patient Responsibility
Inpatient hospital	All covered charges, except inpatient and blood deductibles and private room difference	Inpatient deductible, blood deductible, and private room difference	Personal items and copayment amounts if applicable
Outpatient hospital	80% of allowed charges after Part B deductible met	20% of allowed charges after \$200 HealthSelect deductible met	Both deductibles (met concurrently)*; copayment amounts if applicable and then usually \$0
Physician’s services	80% of allowed charges after Part B deductible met	20% of allowed charges after \$200 HealthSelect deductible met	Both deductibles (met concurrently)*; then usually \$0
Routine or yearly Physical exams	\$0	70% if HealthSelect deductible has been met	Up to \$200 if HealthSelect deductible has not been met, otherwise 30%
Laboratory charges	Most paid at 100%, if covered	If paid at 100% by Medicare, no payment. If not covered, paid at 70%	\$0, if covered by both plans 30% if only covered by HealthSelect
Radiology	80% of allowed charges after Part B deductible met	20% of allowed charges after \$200 HealthSelect deductible met	Both deductibles (met concurrently)*; then usually \$0

Attachment C

Skilled nursing facility (skilled care only)	100% for first 20 days, then 80% for next 80 days (for total of 100 days)	20% beginning on 21 st day, for a maximum of 60 days or \$6,000 each calendar year	\$0 for first 80 days, then 20% for last 20 days (of 100 days covered by Medicare)
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Service	Medicare Pays	HealthSelect Pays	Your Patient Responsibility
Durable medical equipment	80% of allowed charges after Part B deductible met	20% of allowed charges after \$200 HealthSelect deductible met	Both deductibles (met concurrently)*; then usually \$0
Home health Care (skilled care only)	100%	\$0	\$0
Hospice	Usually 100%	Usually \$0	\$0
Home infusion therapy	\$0	70% if HealthSelect deductible has been met (must be preauthorized)	Up to \$200 if HealthSelect deductible has not been met, otherwise 30%

***Calendar year Medicare deductible and \$200 calendar year HealthSelect deductible, which run concurrently for a total of \$200**